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# Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Winter 2013

## Calendar of Events

**Wednesday, January 1, 2014**

**New Year's Day  
All Offices Closed**

**Monday, January 20**

**Martin Luther King Jr. Day  
All Office Closed**

**Monday, February 17**

**President's Day  
All Offices Closed**

**Saturday, March 22—6:00 pm**

**Annual Meeting**

**Buddy's Bearden Banquet Hall**

Tickets on sale in February.

Contact the credit union for details.

**Friday, April 18**

**80th Year Celebration!!!**

**1934-2014**

**Celebrate at all offices!!!**

**HAPPY  
2014**



### **Our Stats**

as of November 30, 2013

Members 5940

Total Loans \$17,697,923

Total Assets \$36,895,187

Total Deposits \$30,991,919

**FIRST CHOICE CCU**  
**Your First Choice for**  
**Solid Financial Solutions!**

## In Appreciation...

There's no question that our lives are becoming more complex and complicated than ever. That makes it even more important to stop from time to time to take stock of what really matters, not just deal with the urgent things on our to-do lists. Here at the credit union, it matters that you have chosen to be a member. As a financial cooperative, we are better together and it's your participation and support that enable us to thrive. The credit union operates on a simple, but profound, principle: By joining together and pooling funds, we provide a safe place to save and a fair place to borrow. We work hard at making it easier for you to manage your money. The credit union is where you belong, and we thank you for being part of the credit union family.

**THANK YOU**  
For Being a Credit Union Member

## Ready, Swipe, Go

If you're still writing out checks for your purchases, it's time to focus on the "out" in checkout. Get in the fast lane when you use a check card from the credit union. Simply swipe your card and either enter your personal identification number (PIN) or if the merchant also accepts credit cards, sign for your purchase. Either way, no more fumbling for your checkbook or searching for a pen. If you use your PIN, many merchants offer a cash back option, saving you a stop at the ATM or the credit union. Just don't write your PIN on your card. If you can't remember it, disguise it in a phone number or address. Start enjoying the convenience of a check card. Stop by the credit union to get started.

## We're Moving...

The Blount County branch is relocating. The last day of operations at our current Blount County branch is January 31, 2014. The new branch will be located on the Chapman Hwy Corridor and is scheduled to open in the fall of 2014. Contact us for details.



**Future Blount County Branch**



### Knoxville

100 North 17th Street  
Knoxville, TN 37921-6756  
(865) 637-0112 Member Services  
(865) 637-0777 Fax  
(865) 637-0213 Rate Line  
(800) 637-0112 Toll Free  
(865) 637-0111 Tele-Trans  
(888) 637-0111 Toll Free Tele-Trans

### Mascot

9440 Mascot Road  
Mascot, TN 37806  
(865) 933-7442 Phone  
(865) 933-0777 Fax

### Maryville

2535 E. Broadway  
Maryville, TN 37804  
(865) 982-0075 Phone  
(865) 981-9892 Fax

24-Hour ATMs at  
Mascot and Main branches.

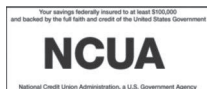


### Directors

Nancy Webb, Chairperson  
John O'Barr, Vice-Chair  
Donna Kirkland, Secretary  
Mike Langley, Treasurer  
Claudia Eaton  
Rusty Goddard  
George Whitehead  
Joseph Worth

### Chief Executive Officer

James M. (Mike) Hayes



All loans are subject to qualifications.

# 2014 Fee Schedule

Fee Description	Fee Amount
<b>Wire Transfers:</b>	
Outgoing	\$20.00
Incoming	\$10.00
Transfers outside U.S.	\$40.00
<b>Dormant Account</b>	\$5.00/Year
<b>Account Closing Fee (open less than 3 months)</b>	\$25.00
<b>Return Mail Fee</b>	\$2.00/Per Item
<b>Super Saver Withdrawal Fee (2 free per month)</b>	\$2.00/Each
<b>Special Share Draft (Checking) Account Fee</b>	\$2.00/Month
<b>Bill Pay (with e-statement)</b>	as low as \$2.95/Month
<b>Share Draft (Check) Orders</b>	Varies
<b>Not Sufficient Fund</b>	\$28.00/Each
<b>Member Privilege</b>	\$28.00/Each
<b>Business or DBA Share Draft (Checking) Fee</b>	\$3.00/Month
<b>Return Deposit (member draft)</b>	\$20.00/Each
<b>Return Deposit (written by a nonmember)</b>	\$5.00/Each
<b>Stop Payment</b>	\$20.00/Each
<b>Statement Copies</b>	\$2.00/Page
<b>Draft Copy</b>	\$2.00/Item
<b>Cashier's Check</b>	\$3.00/Check
<b>Official Teller Check</b>	\$1.00/Each
<b>Counter Drafts</b>	.25/Each
<b>Account Research</b>	\$20.00/Hour
<b>Account Reconciliation</b>	\$20.00/Hour
<b>Debit Card or Credit Card Replacement</b>	\$10.00/Per Occurrence
<b>PIN Replacement</b>	\$10.00/Per Occurrence
<b>Debit Card or Credit Card Rush</b>	\$25.00/Per Occurrence
<b>Check cashing for nonmember</b>	\$5.00/Per Check
<b>Excessive Reg D Transaction</b>	\$5.00/Each

First Choice Community Credit Union is committed to limit the amount of fees charged to our members. However, certain fees are a necessity in order to operate our credit union in financially responsible manner. Contact the credit union for complete fee information.

### Skip-A-Pay or Bill Consolidation To Help Ease the Holiday Crunch

You've enjoyed the Christmas season, but now the bills are coming in. We're here to help. If you have consumer loans at the credit union, contact us about our Skip-A-Pay\* program. For a \$25.00 fee you can "skip your payment" for the month. If you have loans at other institutions, contact us about our Bill Consolidation Program\*. By combining qualified loans, you may be able to save a substantial amount of money each month. Contact us today.

\*Qualifications are required. Some restrictions may apply. Skip-A-Pay is available through February 28, 2014.